

Exhibit A



ADVERTISER: Better Mortgage
AGENCY: Client Direct
CAMPAIGN: Southern Living Digital Issue
DATE: 8/30/2022
SALES: Brandon Gibbs // brandon.gibbs@dotdashmdp.com
ACCOUNT MANAGER: Dana Sorkin // dana.sorkin@dotdashmdp.com

BILL TO ADDRESS: 175 GREENWICH STREET,
59TH FLOOR
NEW YORK, NY 10006

SITE	PLACEMENTS	START DATE	END DATE	UNIT SIZE	PLATFORM	COST METHOD	RATE	UNITS	TOTAL SPEND	TAGS NEEDED	GEO	UNIT TYPE	NOTES	
SECTION NAME														
Southern Living	100% SOV SPONSORSHIP OF Southern Living DIGITAL ISSUE	Early/Mid Nov	12/31/2022	Package	Package	CPPV	\$ 2.25	111,111	\$ 250,000.00	Package	US	Pageviews	Pageviews and Impressions are guaranteed \$250K product minimum 6-8 week production time Sponsorship includes "Presented by" language in press release and editorial promotion	
	"Presented By" Logo - Click Tracker - 1x1			1x1	Cross Platform	Added Value	Added Value	2,222,222		Y, CT		Impressions		
	NATIVE DESTINATION DISTRIBUTION			Package	Package					Package				
	Native In-Line Distribution			1x1	Cross Platform					N				
	Amplify Social Distribution			N/A	Cross Platform					N				
	Editorial Homepage Promotion			N/A	Cross Platform					N				
	100% SOV Featured Articles - Leaderboard - 728x90			728x90	Desktop, Tablet					Y				
	100% SOV Featured Articles - Half Page - 300x600			300x250	Cross Platform					Y				
	100% SOV Featured Articles - Medium Rectangle - 300x250			300x250	Cross Platform					Y				
	100% SOV Featured Articles - Smartphone Banner - 320x50			320x50	Mobile					Y				
	Biscuit & Jam PODCAST SPONSORSHIP + DISTRIBUTION OF PODCAST AUDIOGRAM	Package	Package	-	100,000	N	Audio Listens	Includes 100% Ownership of Podcast Episode; 1x episode						
	06s Pre-Roll Audio Ad	06s	Mobile	-	-	N		Created and read by Podcast host(s) (client may approve script for ad placement)						
	60s Mid-Roll Audio Ad	60s	Mobile	-	-	N		Created and read by Podcast host(s) (client may approve script for ad placement)						
	Amplify Social (Audio)	N/A	Cross Platform	-	-	N		Advertiser cannot select specific social networks the units run on. Performance contributes to the overall package audio listen guarantee.						
Southern Living	Digital Issue Custom Article: Custom Created by Dotdash	Early/Mid Nov	12/31/2022	Package	Cross-Platform	FLAT	AV	22,857	-		US	Guaranteed Content Views	Guaranteed Content Views to be billed on 1st Party Lead Time: 1-2 Weeks \$40,000 value	
	Featured Custom Article - Logo			120x60 (2:1 aspect ratio, click-tracking only, static image only)						1x1 Click Tag or Clickthrough URL with UTM/Tracking				
	Featured Custom Article - Companion Banners			728x90 (desktop/tablet) 300x250 (cross-platform) 300x600 (desktop/tablet) 320x50 (mobile)						3rd Party Tags or Clickthrough URLs with UTM/Tracking Parameters				
RON Home	Run of Home Collection Display Package	10/1/2022	12/31/2022	728x90 (desktop/tablet) 300x250 (cross-platform) 300x600 (cross-platform 320x50 (mobile)	Cross-Platform	CPM	AV	1,923,077	AV	3rd Party Tags or Clickthrough URLs with UTM/Tracking Parameters	US	Impressions	Added value contingent on \$250K campaign spend Sites include: Marthastewart.com, betterhomes&gardens.com/dailypaws.com/midwestliving.com/realsimple.com/southernliving.com	
TOTAL								4,379,267	\$250,000.00					

TERMS AND CONDITIONS

This Insertion Order ("IO") is by and between the above-named client ("Advertiser") or agency ("Agency") and Meredith Operations Corporation ("Dotdash Meredith"). Except as set forth herein, this IO shall be subject to the IAB/AAA Standard Terms and Conditions, Version 3.0 (the "IAB Terms"), other than Section III.c, and shall be governed by the laws of the State of New York. All claims arising in connection with this IO will be brought solely in New York, New York, and the parties consent to the jurisdiction of such courts. All capitalized terms not defined herein shall have the meanings set forth in the IAB Terms.

Proposal Expiration and Confidentiality:

Proposal placements, elements and pricing are valid for no longer than 30 days after proposal date. The proposal and this IO are confidential to Dotdash Meredith and shall not be disclosed by Advertiser or Agency to any third party without Dotdash Meredith's prior written consent. ■

Custom Elements:

All custom packages are non-cancellable & non-transferable. Unless otherwise agreed, all custom elements produced by Dotdash Meredith require a lead time of 12 weeks upon receipt of signed IO and assets for build - may require adjustment based on campaign elements. Production timelines for all Custom Material shall commence no earlier than execution of this Insertion Order by both parties. All timelines are subject to change prior to such execution.

Custom License:

Dotdash Meredith hereby grants Advertiser a non-exclusive, royalty-free, non-transferable, non-sublicensable, revocable, limited right and license to exhibit the unedited and unmodified [insert specific vetted assets] as is, in whole and not in part, solely on Advertiser Channels, solely for a period of two years from Program launch ("Exhibition Term"). "Advertiser Channels" shall mean and be limited to Advertiser's owned and operated United States (with incidental worldwide use): (i) website(s), (ii) unpaid organic YouTube channel, and (iii) unpaid organic Instagram, Facebook and Twitter social media channels, provided that Advertiser's bio includes a link to written content, and Advertiser's email newsletters (United States distribution only). Advertiser acknowledges and agrees that all such use by Advertiser shall be "organic" (i.e. no paid media placed behind social content, no third party stand-alone programmatic distribution, no "paid" YouTube or other similar distribution). Any additional means of distribution not expressly granted hereunder is subject to Dotdash Meredith's prior written approval and may be subject to an additional fee.

Reservation of Media:

Media is sold on a first come, first served basis. Media is not reserved until execution of the Insertion Order by both parties.

Ownership/Sponsorship/SOV:

Media placements are based on forecasting, and actual impressions may vary.

If an ownership/sponsorship/SOV placement delivers fewer impressions than forecasted, Dotdash Meredith shall offer a make-good.

If an ownership/sponsorship/SOV placement delivers significantly more impressions (>10%) than forecasted, Dotdash Meredith may give the Agency/Advertiser first right of refusal to purchase or optimize into additional impressions and/or shorten the duration of placement to maintain the contracted share of voice, at Dotdash Meredith's discretion. ■

Added value, rates and SOV, if relevant, have been customized on the media plan according to the spend level; changes to the spend level may impact the rates, the amount of added value and the nature of SOV. 100% SOV for flat fee program packages reflects page view ownership and not total site inventory.

Dotdash Meredith inventory runs cross-device unless specified otherwise.

Competitive Separation:

Dotdash Meredith shall make a commercially reasonable effort to honor any requests for competitive separation of IAB standard display units, including between specific competing advertisers in the same vertical. However, certain integrated sponsorships (which may include elements such as text mentions and advertiser logos) appear within broad areas of the site and do not allow for competitive separation. ■

Dotdash Meredith reserves the right to serve run of network (RON), best performing targeted media and/or run of site (ROS) media across desktop, mobile, tablet and newsletter platforms at its sole discretion unless otherwise specified herein. ■

Preemption for Site Takeovers:

Dotdash Meredith reserves the right to sell and deliver full site takeovers, which may preempt the advertiser's campaign for a period of time. Dotdash Meredith shall make a commercially reasonable effort to ensure that the campaign still delivers the full contracted impressions as evenly as possible by the end date of the campaign. If this is not reasonably practical, Dotdash Meredith will offer a make-good of equal or greater value.

Cancellation:
Unless otherwise designated on this IO as non-cancelable, Advertiser may cancel this entire IO, or any portion thereof, as follows:
i./With 14 days' prior written notice to Dotdash Meredith, without penalty, for any guaranteed Deliverable, including, but not limited to, CPM Deliverables. For clarity and by way of example, if Advertiser cancels the guaranteed portions of the IO eight (8) days prior to serving of the first impression, Advertiser will only be responsible for the first six (6) days of those Deliverables.
ii./With seven (7) days prior written notice to Dotdash Meredith, without penalty, for any non-guaranteed Deliverable, including, but not limited to, CPC Deliverables, CPL Deliverables, or CPA Deliverables, as well as some non-guaranteed CPM Deliverables.
iii./With 30 days' prior written notice to Dotdash Meredith, without penalty, for any flat fee-based or fixed-placement Deliverables, including, but not limited to, roadblocks, time-based or share-of-voice buys, and some types of cancelable sponsorships.
iv./With 90 days' prior written notice to Dotdash Meredith, without penalty, for any holiday sponsorships. For clarity and by way of example, if Advertiser cancels a 30-day holiday sponsorship seventy-five (75) days prior to serving of the first impression, Advertiser will only be responsible for the first fifteen (15) days of those Deliverables.

Changes to Scope - Custom Content:
Any change in scope or timing requested by Advertiser or Agency, or any change in scope resulting from of the delay of input, feedback or supplied assets from the Advertiser or Agency, may result in additional costs that will be the responsibility of the Advertiser or Agency.

Advertising Materials:
"Advertising Materials" shall include, but not be limited to, all content, marks, materials and information provided by or on behalf of Advertiser for use in the Custom Materials or otherwise in connection with this IO, including, but not limited to any and all claims pertaining to the business, products or services of Advertiser or its competitors. Advertiser hereby (i) represents and warrants that the Advertising Materials are accurate, substantiated, not misleading or deceptive and comply with all applicable, laws, ordinances and regulations, and (ii) shall indemnify, defend and hold harmless Media Company and each of its Affiliates and Representatives from Losses resulting from any Claims brought by a Third Party resulting from Advertiser's breach or alleged breach of the foregoing representations and warranties.

Ad Serving:
Due to security and ad performance concerns, Dotdash Meredith does not accept 4th party ad serving, including, but not limited to, a DFA tag that generates a call to a creative on a Pointroll server. Advertiser is responsible for all 3rd party serving or tracking fees.

Data Collection & Tagging:
General. As used in this section ("Data Collection and Tagging"), the term "Advertiser" refers to Advertiser and Agency, as well as any entity collecting or using, or directing, authorizing or assisting other persons or entities to collect or use data related to Dotdash Meredith properties on Advertiser or Agency's behalf. The term "Ad" or "Ads" refers to advertisements that are served under this media plan/IO. Advertiser may not include any technology intended to track, monitor, or view users' activity, including but not limited to cookies, web beacons, pixel tags, blocking, widgets, scripts or other data collection process in Ads without Dotdash Meredith's prior written consent, and only as specifically acknowledged and authorized in this media plan/IO. Any data collection authorized by Dotdash Meredith must at all times be in accordance with the terms of this media plan/IO as well as the Dotdash Meredith Data Collection Policies and Technical and Process Guidelines, <https://www.meredith.com/datapolicy>, which are incorporated by reference to this media plan/IO. The terms of this section ("Data Collection and Tagging") shall take precedence over any other terms set forth herein. Dotdash Meredith reserves the right to change its policies or revoke authorization for a particular data use or tag, provided that Advertiser will be given reasonable advance written notice of all such changes.



ADVERTISER	CAMPAIGN NAME	START DATE	END DATE	TOTAL QUANTITY	TOTAL SPEND
Better Mortgage	Southern Living Digital Issue	Early/Mid Nov	1/15/2023	4,379,267	\$250,000

AUTHORIZED SIGNATURES

In order to bind the parties to this agreement, their duly authorized representatives have signed their names below on the dates indicated. This agreement (including the IAB Terms and terms listed on the insertion order) shall be binding on both parties when signed on behalf of each party and delivered to the other party (which delivery may be accomplished by facsimile transmission of the signature pages hereto).

DOTDASH MEREDITH

DocuSigned by:
By: Megan LaCava
(signature) A23BF98DE410448...
Megan LaCava
Print Name:
(print or type)
SVP, Client Services
Title:
(print or type)
8/30/2022
Date:

AGENCY OR ADVERTISER

DocuSigned by:
By: Natasha Reddy
(signature) 31DF954E5264DF...
Natasha Reddy
Print Name:
(print or type)
Miss
Title:
(print or type)
8/30/2022
Date:

